Case 15-05028 Doc 1 Filed 02/16/15

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United States Bankruptcy Court											
	Nor				ois Easte					Voluntary Petition	
Name of Debtor (if			<sub>irst, Middle):</sub> Stephan	ie Arv	ette		lame of Joint Debtor	(Spouse) (Last, Firs	st, Middle)		
All Other Names used by the Debtor in the last 8 years (include married, maiden and trade names):						All Other Names use maiden and trade na		or in the last 8	years (include married,		
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) * ***-**-6342						Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) *					
Street Address of I	Debtor (No	o. & Street, Cit	y, and State):			5	Street Address of Joi	nt Debtor (No. & Str	eet, City, and	State):	
8238 S. W	ood S	t.									
Chicago II	-				60620						
County of Residen	ce or of th	·	ace of Business	:		(	County of Residence	or of the Principal F	Place of Busine	ess:	
							Mailing Address of Jo	int Dobtor (if differe	nt from atroot	addraga):	
Mailing Address of	Deptor (if	different from	street address	)		"	Mailing Address of 30	init Debtor (il dinere	iii iioiii siieet a	addi 655 j.	
,											
Location of Princip	al Assets	of Business De	ebtor (if differen	t from street a	address above ):						
T	• •	btor (Form of (	-			e of Bu	usiness box.)			kruptcy Code Under n is Filed (Check one box)	
■ Individual		Joint Debtors)			☐ Heath Care I	Busine	Chapter 7				
	•	2 of this form			☐ Single Asset _ defined in 11			Chapter 9		pter 15 Petition for Recognition Foreign Main Proceeding	
☐ Corporation	on (include	es LLC & LLP)			110000			☐ Chapter 11 ☐ Chapter 12	☐ Cha	pter 15 Petition for Recognition	
☐ Partnersh	ip				☐ Stockbroker☐ Commodity B	Broker		Chapter 13		Foreign Nonmain Proceeding	
,		ot one of the a			☐ Clearing Bar						
cneck this		state type of e			☐ Other						
	Cha	apter 15 Debto	ors				applicable.)  Nature of Debts (Check one Box)				
Country of debtor's	center of	main interests	:		☐ Debtor is a ta	ax-exe	Debts are primarily consumer □ Debts are debts, defined in 11 U.S.C. □ primarily				
Each country in wh		gn proceeding	by, regarding,	or .	organization under Title 26 of the § 101(8			• , ,	8) as "incurred by an business debts. ual primarily for a personal,		
against debtor is pe	ending:				Revenue Co		(the internal		usehold purpo:		
Filing Fee attack	ched	Filing Fe	ee (Check one bo	<b>(</b> )			Chapter 11 Debtors  Check one box  Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D)  Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D)				
Filing Fee to be paid in installments (applicable in individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.					С	Check if:  Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affliates) are less than \$2,343,300. (amount subject to adjustment on 4/01/13 and ever theree years thereafter).					
					-	Check all applicable	boxes:				
						A plan is being filed with this petition.					
							of creditors, in a	acccordance with 11	I U.S.C. § 1126		
Statistical/Administrative Information  ☐ Debtor estimates that funds will be available for distribution to unsecured creditors.  ☐ Debtor estimates that, after any exempt property is excluded and administrative expenses funds available for distribution to unsecured creditors.					nses pa	aid, there will be no			This space is for court use only64.00		
Estimated Number o	f Creditors						-				
1- 49	50- 99	100- 199	200- 999	1,000-	5,001-	10,001 25,000	25,001	50,001	Over		
Estimated Assets	99	199	999	5,000		25,000	50,000		100,000		

\$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1billion \$1 billion million million million million million Estimated Liabilities \$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1billion \$1 billion million million million million million

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\$500,000,001

More than

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B1 (Official Form 1) (12/11) ) Document	Page 2 of 61					
Voluntary Petition  This page must be completed and filed in every case)	Name of Debtor(s) Stephanie Arvette Templeton					
All Prior Bankruptcy Case Filed Within Last 8	Years (if more than two, attach additional sheet)					
Location Where Filed: ILNBKE	Case Number: Date Filed: 08-15002 06/11/2008					
ILNBKE	11-51903 12/30/2011					
Pending Bankruptcy Case Filed by any Spouse, Partner, or A	ffilate of this Debtor (if more than one, attach additional sheet)					
Name of Debtor:	Case Number: Date Filed:					
District:	Relationship: Judge:					
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15 (d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	Exhibit B  (To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 USC § 342(b).  /s/ Adam Emil Suchy					
	Adam Emil Suchy Dated: 02/14	/2015				
Does the debtor own or have possession of any property that poses or is alleged.  Yes, and Exhibit C is attached and made a part of this petition.  No.  Exh  (To be completed by every individual debtor. If a joint petition is filed.  Exhibit D completed and signed by the debtor is attached and made a part of this pa	ibit D  ad, each spouse must complete and attach a separate Exhibit D.)  betition.					
_	ng the Debtor - Venue  pplicable Box.)  ace of business, or principal assets in this District for 180 days					
immediately preceding the date of this petition or for a longer p						
There is a bankruptcy case concerning debtor's affiliate, gener	ral partner, or partnership pending in this District.					
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.						
	es as a Tenant of Residential Property  blicable boxes.)					
Landlord has a judgment against the debtor for possession of	•					
following.)  (Name of landlord that obtained judgment)						
(Address of Landlord)						
Debtor claims that under applicable nonbankruptcy law, there a permitted to cure the entire monetary default that gave rise to the possession was entered, and						
Debtor has included in this petition the deposit with the court of	f any rent that would become due during the 30-day					
period after the filing of the petition.  Debtor certifies that he/she has served the Landlord with this of	ertification. (11 U.S.C. § 362(1))					

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#### **Voluntary Petition**

This page must be completed and filed in every case)

Name of Joint Debtor(s)
Stephanie Arvette Templeton

#### **Signatures**

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### /s/ Stephanie Arvette Templeton

#### Stephanie Arvette Templeton

Dated: 02/14/2015

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States
Code. Certified copies of the documents required by 11 U.S.C. § 1515 are
attached

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

#### Signature of Attorney

#### /s/ Adam Emil Suchy

Signature of Attorney for Debtor(s)

#### **Adam Emil Suchy**

Printed Name of Attorney for Debtor(s)

GERACI LAW L.L.C. 55 E. Monroe St., #3400 Chicago, IL 60603 Phone: 312-332-1800

Date: 02/14/2015

\* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

#### Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person .

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Stephanie Arvette Templeton / Debtor

In re

Bankruptcy Docket #:

Judge:

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

ate	ed: 02/14/2015 /s/ Stephanie Arvette Templeton Stephanie Arvette Templeton
cei	tify under penalty of perjury that the information provided above is true and correct.
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
	Active military duty in a military combat zone.
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
	<ol> <li>Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.</li> </ol>

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Stephanie Arvette Templeton / Debtor

In re

Bankruptcy Docket #:

Judge:

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.	
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.	
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]	
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.	
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]	
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);	
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);	
	Active military duty in a military combat zone.	
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.	
l cer	tify under penalty of perjury that the information provided above is true and correct.	

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B6 Summary (Official Form 6 - Summary) (12/14)

In re

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Stephanie Arvette Templeton / Debtor

Case No. Chapter 7

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached YES   NO	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
SCHEDULE A - Real Property	Yes	1	\$0	\$0	\$0
SCHEDULE B - Personal Property	Yes	3	\$4,100	\$0	\$0
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$0	\$0	\$0
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$0	\$0	\$0
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$0	\$0	\$0
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$0	\$76,386	\$0
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$0	\$3,500	\$0
SCHEDULE H - CoDebtors	Yes	1	\$0	\$0	\$0
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$0	\$0	\$1,459
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$0	\$0	\$1,950
TOTALS			\$4,100 TOTAL ASSETS	\$79,886 TOTAL LIABILITIES	

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B6 Summary (Official Form 6 - Summary) (12/14)

In re

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Stephanie Arvette Templeton / Debtor

Case No. Chapter 7

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy (U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below	Code (11
Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are information here.	not required to report any
This information is for statistical nurnoses only under 28 U.S.C. 8.159	

This information is for statistical purposes only under 28 U.S.C § 159
Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$0.00
Student Loan Obligations (From Schedule F)	\$0.00
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$0.00
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$0.00
TOTAL	\$0.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$1,459.25
Average Expenses (from Schedule J, Line 18)	\$1,950.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; or, Form 22C-1 Line 14)	\$1,996.65

#### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0.00
4. Total from Schedule F		\$76,386.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$76,386.00

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Stephanie Arvette Templeton / Debtor

In re

Bankruptcy Docket #:

Judge:

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
[X] None				
Total Ma	\$0.00			

(Report also on Summary of Schedules)

B6A (Official Form 6A) (12/07) Page 1 of 1 Record # 635915

Stephanie Arvette Templeton / Debtor

In re

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Judge:

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

#### Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	C A H	Current Value of Debtor's Interest in Property, Without Deducting Any Secured
01. Cash on Hand	X			
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		RMO Harria Bank, abasking coat# 0546		\$1,000
		BMO Harris Bank - checking acct# 0546		\$1,000
03. Security Deposits with public utilities, telephone companies, landlords and others.	X			
04. Household goods and furnishings, including audio, video, and computer equipment.				
		Used household goods; TVs, DVD player, cellphones, TV stand, sofa, loveseat, recliner, vacuum, table, chairs, lamps, bedroom sets, washer/dryer, microwave, dining set, dishes/flatware, pots/pans, grill, lawn mower		\$2,500
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact				
disc, and other collections or collectibles.		Books, CDs, tapes, DVDs, family pictures		\$300
06. Wearing Apparel				
		Necessary wearing apparel		\$200
07. Furs and jewelry.		Earrings, watch, costume jewelry		\$100
08. Firearms and sports, photographic, and other hobby equipment.	X			

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# Document Page 10 of 61 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Stephanie Arvette Templeton / Debtor

In re

Bankruptcy Do	ocket#:
---------------	---------

Judge:

SCHEDULE B - PERSONAL PROPERTY									
Type of Property	N O N E	Description and Location of Property	C H M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured					
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term Life Insurance - No Cash Surrender Value.		\$0					
10. Annuities. Itemize and name each issuer.	X								
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X								
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars	X								
13. Stocks and interests in incorporated and unincorporated businesses.	X								
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X								
<ol> <li>Government and corporate bonds and other negotiable and non-negotiable instruments.</li> </ol>	X								
16. Accounts receivable	X								
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X								
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X								
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X								
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X								
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.		Workers compensation claim - 100% exempt		Unknown					
22. Patents, copyrights and other intellectual property. Give particulars.	X								
23. Licenses, franchises and other general intangibles	X								

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Stephanie Arvette Templeton / Debtor

In re

Bankruptcy Docket #:

Judge:

(Report also on Summary of Schedules)

SCHEDULE B - PERSONAL PROPERTY									
Type of Property	N O N E	Description and Location of Property	H W J C	Current Value of Debtor's Interest in Property, Without Deducting Any Secured					
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X								
25. Autos, Truck, Trailers and other vehicles	X								
and accessories.									
26. Boats, motors and accessories.	X								
27. Aircraft and accessories.	X								
28. Office equipment, furnishings, and supplies.	X								
29. Machinery, fixtures, equipment, and supplie used in business.	X								
30. Inventory	X								
31. Animals	X								
32. Crops-Growing or Harvested. Give	Х								
particulars.									
33. Farming equipment and implements.	X								
34. Farm supplies, chemicals, and feed.	X								
35. Other personal property of any kind not	Х								
already listed. Itemize.	^								
Total									

Record # 635915 B6B (Official Form 6B) (12/07) Page 3 of 3

Stephanie Arvette Templeton / Debtor

In re

Bankruptcy Docket #:

Judge:

### **SCHEDULE C - PROPERTY CLAIMED EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:	Check if debtor claims a homestead exemption
(Check one box)	that exceeds \$146,450.*
11 U.S.C. § 522(b)(2)	* Amount subject to adjustment on 4/1/16, and every three years thereafter
11 U.S.C. § 522(b)(3)	with respect to cases commenced on or after the date of adjustment.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
02. Checking, savings or other			
BMO Harris Bank - checking acct# 0546	735 ILCS 5/12-1001(b)	\$ 1,000	\$1,000
04. Household goods and furnishings.			
Used household goods; TVs, DVD player, cellphones, TV stand, sofa, loveseat, recliner, vacuum, table, chairs, lamps, bedroom sets, washer/dryer, microwave, dining set, dishes/flatware, pots/pans, grill, lawn mower	735 ILCS 5/12-1001(b)	\$ 2,500	\$2,500
05. Books, pictures and other			
Books, CDs, tapes, DVDs, family pictures	735 ILCS 5/12-1001(a)	\$ 300	\$300
06. Wearing Apparel			
Necessary wearing apparel	735 ILCS 5/12-1001(a),(e)	\$ 200	\$200
07. Furs and jewelry.			
Earrings, watch, costume jewelry	735 ILCS 5/12-1001(a),(e)	\$ 100	\$100
21. Other contingent and unliq			
Workers compensation claim - 100% exempt	820 ILCS 305/21	In Full	Unknown

<sup>\*</sup> Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Stephanie Arvette Templeton / Debtor

In re

Bankruptcy Docket #:

Judge:

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filled, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	C A H	* Date Claim was Incured  * Nature of Lien  *Value of Property Subject to Lien  *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
K] None								
			Total Amount of Unsecured (Report also on Summary of S				\$ 0	\$ 0

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Stephanie Arvette Templeton / Debtor

In re

Bankruptcy Docket #:

Judge:

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data

with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,600\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and certain other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution.

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using

Commitments to maintain the capital of insured depository institution

Claims for death or personal injury while debtor was intoxicated

alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

U.S.C. § 507 (a)(9).

Case 15-05028 Doc 1 Filed 02/16/15 Entered 02/16/15 14:18:01 Desc Main Document Page 15 of 61  $^{\star}$  Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Н **Date Claim Was Incured and** Amount Disputed Codebtor Amount Creditor's Name, Mailing Address w **Consideration For Claim** Entitled **Including Zip Code and Account Number** of Claim J to (See Instructions Above) С Priority [X] None **Total Amount of Unsecured Priority Claims \$0** (Report also on Summary of Schedules)

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Stephanie Arvette Templeton / Debtor

In re

Bankruptcy Do	ocket#:
---------------	---------

Judge:

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H		Date Claim Was Incurred and Consideration For Claim. aim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
1	AAA Cook County c/o RDK Collection Services PO Box 674595 Detroit MI 48267 Acct #:			Dates: Reason:	2008-13 Debt Owed				\$120
2	Access Community Health Netw. Bankruptcy Department PO Box 87618, Dept. 9090 Chicago IL 60680			Dates: Reason:	2009-14 Medical/Dental Services				\$50
	Acct #:								

#### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Transworld Systems Inc. Bankruptcy Dept. 507 Prudential Rd. Horsham PA 19044

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Stephanie Arvette Templeton / Debtor

In re

Bankruptcy Docket #:

Judge:

# SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C M H		Date Claim Was Incurred and Consideration For Claim. aim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
3	Advocate Medical Group Bankruptcy Department 21014 Nwetwork Pl. Chicago IL 60673 Acct #:			Dates: Reason:	2009-14 Medical/Dental Service				\$750
4	ATG Credit Attn: Bankruptcy Dept. 1700 W Cortland St Ste 2 Chicago IL 60622 Acct #: 3095076			Dates: Reason:	2013-2013 Medical Debt				\$60
5	Athletico Ltd. Bankruptcy Dept. 709 Enterprise Dr. Oak Brook IL 60523 Acct #:			Dates: Reason:	2012-13 Medical/Dental Services				\$450
6	Bill Me Later/Pay Pal Credit Bankruptcy Department PO Box 2394 Omaha NE 68103-2394 Acct #:			Dates: Reason:	2014 Credit Card or Credit Use				\$400
7	CB USA Inc. Bankruptcy Department PO Box 8000 Hammond IN 46325 Acct #: 6436			Dates: Reason:	1998-2003 Debt Owed				\$150
8	Chicago Lakeshore Med. Assoc. Bankruptcy Department PO Box 9486 Belfast ME 04915 Acct #:			Dates: Reason:	2012 Medical/Dental Services				\$50

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Stephanie Arvette Templeton / Debtor

In re

Bankruptcy Docket #:

Judge:

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	A N H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
9	City of Blue Island Bankruptcy Department 13051 Greenwood Ave. Blue Island IL 60406			Dates: 2003-08 Reason: Fines				\$250
	Acct #:							

#### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

RMI/MSCI Bankruptcy Dept. 3348 Ridge Rd. Lansing IL 60438

10 <u>City of Chicago - EMS</u> Bankruptcy Department 33589 Treasury Center Chicago IL 60694	Dates: 11/13 Reason: Medical/Dental Services	\$1,000
Acct #:		
11 City of Chicago Bureau Parking Department of Revenue PO Box 88292 Chicago IL 60680 Acct #:	Dates: 2008 Reason: Fines	\$1,100
12 <u>Collect Systems</u> Bankruptcy Dept. 8 S. Michigan Chicago IL 60603	Dates: 2003-08 Reason: Credit Extended to Debtor(s)	\$50
Acct #:  13 Comcast Bankruptcy Department PO Box 3002 Southeastern PA 19398	Dates: 2008-13 Reason: Utility Bills/Cellular Service	\$500
Acct #:		

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Stephanie Arvette Templeton / Debtor

In re

Bankruptcy Docket #:

Judge:

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H W J	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
14 Commonwealth Edison Attn: System Credit/BK Dept 3 Lincoln Center 4th Floor Oakbrook Terrace IL 60181 Acct #:			Dates: 2009-14  Reason: Utility Bills/Cellular Service				\$2,040

#### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

CBE Group Bankruptcy Dept. PO Box 2337 Waterloo IA 50704

Dates: 2013 Reason: Medical/Dental Services	\$70
Dates: 2014 Reason: Medical/Dental Services	\$15
Dates: Reason: Deficiency, Repo"d/Surr"d Auto	\$25,300
Dates: 2013 Reason: Medical/Dental Services	\$250
Dates: 2009-14 Reason: Medical Debt	\$500
	Reason: Medical/Dental Services  Dates: 2014 Reason: Medical/Dental Services  Dates: Reason: Deficiency, Repo"d/Surr"d Auto  Dates: 2013 Reason: Medical/Dental Services  Dates: 2009-14

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Stephanie Arvette Templeton / Debtor

In re

Bankruptcy Docket #:

Judge:

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
20 <u>Dominick's</u> Bankruptcy Department 711 Jorie Blvd. Oak Brook IL 60523-2246			Dates: Reason: NSF Checks				\$150
Acct #:							
Law Firm(s)   Collection Agent(s) Represe	ntin	g the	e Original Creditor				

Merchants Credit Guide Co. Bankruptcy Dept. 223 W. Jackson Blvd., Ste. 900 Chicago IL 60606

21 Emergency Room Care Providers Dates: 2013 Bankruptcy Department **Medical/Dental Services** \$500 Reason: Dept 4034 PO 3065 630-8751500 Oak Brook IL 60522 Acct #: 22 Evergreen Emergency Services Dates: 1999-2004 Bankruptcy Department **Medical/Dental Services** \$250 Reason: PO Box 428080 Evergreen Park IL 60805 Acct #:

#### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Medical Collections System Bankruptcy Dept. 725 S. Wells St., Ste. 500 Chicago IL 60607-4521

23	Evergreen Medical Specialists C/o Medical Collection Sys. 725 S. Wells Ave., Ste. 700 Chicago IL 60607	Dat Rea	tes: ason:	1997-2006 Medical/Dental Services		\$500
	Acct #:					
24	Fingerhut/WebBank Attn: Bankruptcy Dept. 6250 Ridgewood Rd Saint Cloud MN 56303	Dat Rea	tes: ason:	2014 Credit Card or Credit Use		\$90
	Acct #: 6369920304917660					

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Stephanie Arvette Templeton / Debtor

In re

Bankruptcy Docket #:

Judge:

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
25	First Premier Bank Bankruptcy Department PO Box 5524 Sioux Falls SD 57117 Acct #:			Dates: 2009-14  Reason: Credit Card or Credit Use				\$400
26	Honor Finance Bankruptcy Dept. 1731 Central St. Evanston IL 60201 Acct #:			Dates: 12/04 Reason: Deficiency, Repo'd/Surr'd Auto				\$6,100
27	Hyde Park Dermatology Bankruptcy Dept. 1525 E. 55th St., #307 Chicago IL 60615 Acct #:			Dates: 2003-08 Reason: Medical/Dental Services				\$50

#### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

IC Systems Inc. Bankruptcy Dept. PO Box 64378 Saint Paul MN 55164

Saint Paul MN 55164				
Acct #: 41680827001  29 Illinois Collection Service Bankruptcy Department PO Box 1010 Tinley Park IL 60477	Dates: Reason:	2008-13 Credit Card or Credit Use		\$50

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# Document Page 22 of 61 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Stephanie Arvette Templeton / Debtor

Bankruptcy Docket #:

Judge:

				5				
	SCHEDULE F - CREDITOR	RS	НО	LDING UNSECURED NON-PRIO	RIT.	Y C	;LA	IMS
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
30	Ivanhoe Dental Group Bankruptcy Dept. 61 W. 144th St. Riverdale IL 60827 Acct #:			Dates: 2008-13 Reason: Medical/Dental Services				\$450
	Law Firm(s)   Collection Agent(s) Represe	ntin	g the	Original Creditor				
	Municipal Coll. of America Bankruptcy Dept. 3348 Ridge Rd. Lansing IL 60438		_					
31	JPMorgan Chase Bank, N.A. Bankruptcy Dept 1111 Polaris Parkway Columbus OH 43240 Acct #:			Dates: 2009-14  Reason: Credit Card or Credit Use				\$550
	Law Firm(s)   Collection Agent(s) Represe	ntin	a the	Original Creditor	1			I
	MRS Associates of New Jersey Bankruptcy Dept. 1930 Olney Ave. Cherry Hill NJ 08003		<u>g unc</u>					
32	Lawrence Feldman DDS Bankruptcy Dept. 3423 N. Broadway St. Chicago IL 60657 Acct #:			Dates: 2009-14 Reason: Medical/Dental Services				\$50
	Law Firm(s)   Collection Agent(s) Represe	ntin	g the	Original Creditor				
	Merchants Credit Guide Co. Bankruptcy Dept. 223 W. Jackson Blvd., Ste. 900 Chicago IL 60606	,						
33	MBB Attn: Bankruptcy Dept. 1460 Renaissance Dr Park Ridge IL 60068 Acct #: 52467162002			Dates: 2014 Reason: Medical Debt				\$800

Stephanie Arvette Templeton / Debtor

In re

Bankruptcy Docket #:

Judge:

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
34 Merchants Credit Guide Attn: Bankruptcy Dept. 223 W Jackson Blvd Ste 4 Chicago IL 60606 Acct #: 8130170038			Dates: 2013-2013 Reason: Medical Debt				\$102
35 Merchants Credit Guide Attn: Bankruptcy Dept. 223 W Jackson Blvd Ste 4 Chicago IL 60606			Dates: 2013-2014 Reason: Medical Debt				\$100
Acct #: 8133220051  36 Merchants Credit Guide Attn: Bankruptcy Dept. 223 W Jackson Blvd Ste 4 Chicago IL 60606 Acct #: 8140020009			Dates: 2014-2014 Reason: Medical Debt				\$166
37 Midwest Orthopaedics at RUSH Bankruptcy Department 1 Westbrook Corp. Ctrr., #240 Westchester IL 60154 Acct #:			Dates: 2009-14 Reason: Medical/Dental Services				\$400

#### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Merchants Credit Guide Co. Bankruptcy Dept. 223 W. Jackson Blvd., Ste. 900 Chicago IL 60606

38 Montgomery Ward Attn: Bankruptcy Dept. 1112 7th Ave. Monroe WI 53566	Dates: Reason:	2013-14 Credit Card or Credit Use		\$250
Acct #:				

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Stephanie Arvette Templeton / Debtor

In re

Bankruptcy Docket #:

Judge:

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
39 New Rogers Pontiac Inc. Bankruptcy Dept. 2720 S. Michigan Ave. Chicago IL 60616			Dates: 2002-07 Reason: Debt Owed				\$550
Acct #: 6837							
Law Firm(s)   Collection Agent(s) Represe	ntin	g the	e Original Creditor				

National Check Trust Bankruptcy Dept. 2811 Corporate Way Miramar FL 33025

40 Northwestern Med. Faculty Fnd.
Attn: Bankruptcy Department
38693 Eagel Way
Chicago IL 60678

Acct #:

Dates: 2012
Reason: Medical/Dental Service \$2,000

#### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Illinois Collection Service Bankruptcy Dept. PO Box 1010 Tinley Park IL 60477

Atn: Bankruptcy Dept. PO Box 73690 Chicago IL 60673 Acct #:	Dates: 2013 Reason: Medical/Dental Services	\$250
42 Oasis Legal Finance  9525 West Bryn Mawr Ave Rosemont IL 60018  Acct #:	Dates: Reason:	\$20,000
43 Palmer & Zavala SC Bankruptcy Dept. 1730 Park St., Ste. 101 Naperville IL 60563 Acct #:	Dates: 2012 Reason: Medical/Dental Services	\$50

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**Stephanie Arvette Templeton / Debtor** 

In re

Bankruptcy Docket #:

Judge:

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
44 Peoples Gas C/O Credit Protection Assoc. 13355 Noel Rd Ste 2100 Dallas TX 75240 Acct #: 1790428090			Dates: 2009-14 Reason: Utility Bills/Cellular Service				\$1,700

#### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Peoples Gas Bankruptcy Dept. 130 E. Randolph Dr. Chicago IL 60601-6207

45 Perspectives Ltd. Bankruptcy Dept. 20 N. Clark, Ste. 2650 Chicago IL 60602 Acct #:	Dates: 2012 Reason: Medical/Dental Services	\$350
46 Platinum Protection LLC C/O Hillcrest Davidson & A 850 N Dorothy Dr Ste 512 Richardson TX 75081 Acct #: 286247	Dates: 2012-2012 Reason: Collecting for Creditor	\$1,603
47 Radadvantage Bankruptcy Department Lockbox# 7262, PO Box 8500 Philadelphia PA 19178 Acct #:	Dates: 2013 Reason: Medical/Dental Services	\$300
48 Radiology Imaging Specialists Bankruptcy Department 39645 Treasury Center Chicago IL 60694 Acct #:	Dates: 2014 Reason: Medical/Dental Services	\$200
49 Rush Surgicenter Bankruptcy Department PO Box 88282 Chicago IL 60680	Dates: 2012 Reason: Medical Debt	\$350
Acct #: 4443		

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# Document Page 26 of 61 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Stephanie Arvette Templeton / Debtor

Bankruptcy Docket #:

Judge:

	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS										
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim			
50	Rush University Medical Center Bankruptcy Department 21238 Network Place Chicago IL 60612			Dates: 2012 Reason: Medical/Dental Services				\$800			
	Acct #:  Law Firm(s)   Collection Agent(s) Represe										
	Medical Recovery Specialists Bankruptcy Dept. 2250 E. Devon Ave., Ste. 352 Des Plaines IL 60018  Computer Credit Inc. Bankruptcy Dept. PO Box 5238 Winston Salem NC 27113										
51	Sprint C/O Diversified Consultant 10550 Deerwood Park Blvd Jacksonville FL 32256			Dates: 2009-14  Reason: Utility Bills/Cellular Service				\$850			
	Acct #: 26599617  Law Firm(s)   Collection Agent(s) Represe	ntin	a the	Original Creditor							
	Sprint Bankruptcy Dept. PO Box 7949 Overland Park KS 66207	er (UIII)	y uit	o original ofeuitor							
52	Surety Finance Bankruptcy Department 8511 S. Pulaski Chicago IL 60652 Acct #:			Dates: 1999-2004 Reason: PayDay Loan				\$200			

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Stephanie Arvette Templeton / Debtor

In re

Bankruptcy Docket #:

Judge:

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C M H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
53 <u>T-Mobile</u> C/O Diversified Consultant 10550 Deerwood Park Blvd. Jacksonville FL 32256 Acct #: 25956099			Dates: 2009-14 Reason: Utility Bills/Cellular Service				\$1,600

#### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

T-Mobile Bankruptcy Dept. PO Box 742596

Cincinnati OH 45274-2596

54 <u>University Anesthesiologist SC</u> Attn: Bankruptcy Department PO Box 128 Glenview IL 60025	Dates: 2014 Reason: Medical/Dental Service	\$60
Acct #:		
55 <u>University Pathologists, PC</u> Bankruptcy Department 5620 Southwyck Blvd. Toledo OH 43614	Dates: 2012 Reason: Medical/Dental Services	\$10
Acct #:		
56 <u>Victorias Secret/Comenity Bank</u> Attn: Bankruptcy Dept. Po Box 182789 Columbus OH 43218	Dates: 2013-14 Reason: Credit Card or Credit Use	\$350
Acct #:		
57 <u>Village of Calumet Park</u> Bankruptcy Department 12409 S. Throop Calumet Park IL 60827	Dates: 2003-08 Reason: Debt Owed	\$250
Acct #:		

#### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

RMI/MCSI Bankruptcy Dept. 3348 Rodge Rd. Lansing IL 60438

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Stephanie Arvette Templeton / Debtor

In re

Bankruptcy Docket #:

Judge:

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
58 <u>Village of Evergreen Park</u> Traffic Compliance Admin. 9420 S. Kedzie Ave. Evergreen Park IL 60805 Acct #:			Dates: 2007 Reason: Fines				\$100
59 Women's Workout World Attn: Bankruptcy Dept. 4938 S. Kedzie Ave. Chicago IL 60632 Acct #:			Dates: 1999-2004 Reason: Membership/Subscription				\$400

#### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Leland Scott & Associates Bankruptcy Dept. PO Box 300100 Arlington TX 76007

60 Wow Internet & Cable Bankruptcy Department PO Box 63000 Colorado Springs CO 80962		ates: 2001-06 eason: Cable Bill	
--	--	------------------------------------	--

#### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Credit Management, Inc. Bankruptcy Dept. 4200 International Pkwy. Carrollton TX 75007-1906

Acct #:

**Total Amount of Unsecured Claims** 

(Report also on Summary of Schedules)

\$ 76,386

\$150

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Stephanie Arvette Templeton / Debtor

Judge:

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

1 Okinus Inc.

In re

Bankruptcy Dept. PO Box 691 Pelham GA 31779 Intention: Reject Lease

Contract Type: Terms/Month: \$

Buy Out: Begin Date: Debtor Int: Description:

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Stephanie Arvette Templeton / Debtor

In re

Bankruptcy Do	ocket#:
---------------	---------

Judge:

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the

Check this box if debtor has no codebtors.

Name and Address of CoDebtor

Name and Address of the Creditor

Willie Davis 8238 S. Wood St

Chicago, IL 60620

Okinus Inc.

Bankruptcy Dept. PO Box 691 Pelham GA 31779

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Debtor 1	Stephanie	Arvette	Templeton
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name

Che	ck if this is:
	An amended filing
	A supplement showing post-petition
	chapter 13 income as of the following date:
	MM / DD / YYYY

### Official Form B 6I

#### **Schedule I: Your Income**

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filling spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed		Employed  Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Customer service		
	Occupation may Include student or homemaker, if it applies.	Employers name	Verizon Wireless		
		Employers address	777 Big Timber		
			Chicago, IL 60628		,
			-		
		How long employed there?	Approx. 5 months		
Pa	rt 2: Give Details About Monthl	y Income			
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse have lines below. If you need more space	ve more than one employer, comb	ine the information for a		, , , ,
				For Debtor 1	For Debtor 2 or non-filing spouse
2.	List monthly gross wages, salary deductions). If not paid monthly, c	y and commissions (before all parallel	•	\$1,996.65	\$0.00
3.	Estimate and list monthly overti	те рау.		\$0.00	\$0.00
4.	Calculate gross income. Add line	2 + line 3.		\$1,996.65	\$0.00
4.	Calculate gross income. Add line	5 Z + IIIIG J.		\$1,996.65	\$0.00

 Official Form B 6I
 Record #
 635915
 Schedule I: Your Income
 Page 1 of 2

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Case Number (if known)

Debtor 1

Document Templeton Stephanie Arvette First Name Middle Name Last Name

				For Debtor 1	For Deb non-filin	tor 2 or g spouse		
c	юру	line 4 here	4.	\$1,996.65		\$0.00		
5. <b>Lis</b> t	all	payroll deductions:	_					
5	a. <b>T</b>	ax, Medicare, and Social Security deductions	5a.	\$424.60		\$0.00		
5	b. <b>N</b>	landatory contributions for retirement plans	5b.	\$0.00		\$0.00		
5	c. <b>V</b>	oluntary contributions for retirement plans	5c.	\$0.00		\$0.00		
5	d. F	Required repayments of retirement fund loans	5d.	\$0.00		\$0.00		
5	e. Iı	nsurance	5e.	\$16.66		\$0.00		
5	f. D	Oomestic support obligations	5f.	\$0.00		\$0.00		
5	g. <b>U</b>	Inion dues	5g.	\$0.00		\$0.00		
5	h. <b>C</b>	Other deductions. Specify: Life Insurance(D1), Disability(D1),	5h.	\$96.14		\$0.00		
6. <b>Add</b>	the	<b>payroll deductions</b> . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$537.40		\$0.00		
7. Calc	ula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$1,459.25		\$0.00		
8. List	all d	other income regularly received:	_	ψ1,400.20		<b>,0.00</b>		
8	a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
8	b.	Interest and dividends	8b.	\$0.00		\$0.00		
8	C.	Family support payments that you, a non-filing spouse, or a	8c.	\$0.00		\$0.00		
		dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce	_	40.00				
		settlement, and property settlement.						
8	d.	Unemployment compensation	8d.	\$0.00		\$0.00		
8	e.	Social Security	8e.	\$0.00		\$0.00		
8	f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00		
		Include cash assistance and the value (if known) of any non-cash						
		assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:						
8	g.	Pension or retirement income	8g.	\$0.00		\$0.00		
8	h.	Other monthly income. Specify:	8h.	\$0.00		\$0.00		
9. <b>A</b>	dd	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$0.00		\$0.00		
10. <b>C</b>	alc	ulate monthly income. Add line 7 + line 9.	10.	\$1,459.25 +	\$	0.00	Г	
A	dd 1	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	_				_	_
lı 0 E	nclu ther o n	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, you friends or relatives.  ot include any amounts already included in lines 2-10 or amounts that are notify:	our dependen	-			1.	
				binod monthly in a series		,		_
٧	Vrite	the amount in the last column of line 10 to the amount in line 11. The reset that amount on the Summary of Schedules and Statistical Summary of Ce	ertain Liabilitie	•	applies	1	2.	
	1 <u>x</u>	ou expect an increase or decrease within the year after you file this form No. ⁄es. Explain:	i f					

Fill in this i	nformation to identify yo	our case:				
Debtor 1	Stephanie	Arvette	Templeton	Check if this is:		
	First Name	Middle Name	Last Name	An amend	•	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		nent showing post s of the following c	-petition chapter 13 late:
United States	s Bankruptcy Court for the : _	NORTHERN DISTRICT C	F ILLINOIS			
Case Numbe	er		_	MM / DD /	YYYY	
(ii kilowii)				A separate	e filing for Debtor	2 because Debtor 2
Official F	orm B 6J			☐ maintains	a separate house	hold.
Schedu	le J: Your Ex	penses				12/13
more space is every question	needed, attach another n.			are equally responsible for supply ges, write your name and case nu	=	
	Describe Your Household					
1. Is this a jo	int case? Go to line 2.					
	Does Debtor 2 live in a s	separate household?				
	X No.					
	Yes. Debtor 2 mus	t file a separate Schedul	e J.			
2. Do you	have dependents?	X No		Dependent's relationship to	Dependent's	Does dependent live
Do not li Debtor 2	ist Debtor 1 and 2.		this information for dent	Debtor 1 or Debtor 2	age	with you?
Do not s	state the dependents'				_	Yes
names.				Daughter	17	No
				Budgittoi		X Yes
						X No
						Yes X No
						Yes
						X No
						Yes
3. Do your	expenses include	X No				· <u> </u>
	es of people other than f and your dependents?					
	expenses as of your ba		ess you are using this form	ı as a supplement in a Chapter 13	case to report	
expenses as	of a date after the bankri			check the box at the top of the fo	-	
the applicable		ash government assista	nce if you know the value			
of such assistance and have included it on Schedule I: Your Income (Official Form B 6I.)						our expenses
4. The ren	tal or home ownership e	expenses for your resid	ence. Include first mortgage	payments and		
any rent for the ground or lot.						\$900.00
If not in	cluded in line 4:					
4a. Real estate taxes 4a.						\$0.00
4b. Property, homeowner's, or renter's insurance						\$0.00
4c. Home maintenance, repair, and upkeep expenses 4c.						\$0.00
4d. H	omeowner's association of	or condominium dues			4d.	\$0.00

Schedule J: Your Expenses

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Debtor 1

Stephanie

Arvette

Document

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First Name Middle Name Last Name Your expenses \$0.00 5. Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$100.00 Electricity, heat, natural gas 6a. 6a. 6h \$0.00 Water, sewer, garbage collection \$200.00 6c. 6c. Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify:\_ 6d. 7. \$500.00 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$150.00 9. Clothing, laundry, and dry cleaning 10. \$0.00 10. Personal care products and services \$0.00 11. Medical and dental expenses 11. Transportation. Include gas, maintenance, bus or train fare. \$100.00 12. Do not include car payments. \$0.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 Charitable contributions and religious donations 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. \$0.00 15a. Life insurance \$0.00 15b. 15b. Health insurance \$0.00 15c. Vehicle insurance 15c. \$0.00 15d. Other insurance. Specify: 15d. 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16. Specify: \_ 17. Installment or lease payments: \$0.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b. \$0.00 17c. 17c. Other. Specify:\_ \$0.00 17d 17d. Other. Specify: 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form B 6I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19 Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. \$ 0.00 20a. 20a. Mortgages on other property \$ 0.00 20b. 20b. Real estate taxes \$ 0.00 20c. 20c. Property, homeowner's, or renter's insurance \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e. 20e. Homeowner's association or condominium dues

Page 2 of 3

Stephanie Arvette Debtor 1 Case Number (if known) \_ First Name Middle Name Last Name \$0.00 21. 21. Other. Specify: \_ 22.. Your monthly expense: Add lines 4 through 21. \$1,950.00 22. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. \$1,459.25 Copy line 12 (your comibined monthly income) from Schedule I. 23a. \$1,950.00 23b. Copy your monthly expenses from line 22 above. 23b.--\$490.75 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here:

Official Form 6J Record # 635915 Schedule J: Your Expenses

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Stephanie Arvette Templeton / Debtor

In re

Bankruptcy Docket #:

Judge:

#### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won 't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 02/14/2015 /s/ Stephanie Arvette Templeton

**Stephanie Arvette Templeton** 

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

#### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

#### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Stephanie Arvette Templeton / Debtor	Bankruptcy Docket #:
	Judae:

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

\*\*DEFINITIONS\*\*

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor"s fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT	SOURCE	
	2015: \$3,600(est) 2014: \$6,197 2013: none	employment	
X	Spouse		
	AMOUNT	SOURCE	

Record #: 635915 B7 (Official Form 7) (12/12) Page 1 of 10

Case 15-05028 Doc 1 Filed 02/16/15 Entered 02/16/15 14:18:01 Desc Main Document Page 38 of 61 UNITED STATES BANKRUPTCY COURT

## NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

	/ Debtor	Bankruptcy l	Docket #:
		Judge:	
	STATEMENT OF FINAN	ICIAL AFFAIRS	
2. INCOME OTHER THAN FF	ROM EMPLOYMENT OR OPERATION OF BUSIN	ESS:	
ne two years immediately predeparately. (Married debtors file	ceived by the debtor other than from employment, ceding the commencement of this case. Give particing under chapter 12 or chapter 13 must state incotted and a joint petition is not filed.)	ulars. If a joint petition is filed, state incom	e for each spouse
AMOUNT	SOURCE		
2015: \$0 2014: \$0 2013: \$12,000(est)	Long Term Disability		
Spouse			
AMOUNT	SOURCE		
3. PAYMENTS TO CREDITO	RS:		
3. PAYMENTS TO CREDITO			
Complete a. or b. as appropriate.  INDIVIDUAL OR JOINT DEstrainment of the complete states and other debts to alue of all property that constitutes are made to a creditor on accupyroved nonprofit budgeting as		ceeding the commencement of this case if \$600.00. Indicate with an asterisk (*) an an alternative repayment schedule under illing under chapter 12 or chapter 13 must	the aggregate y payments that a plan by an include payments
Complete a. or b. as appropriate.  INDIVIDUAL OR JOINT DEstrainment of the complete states and other debts to alue of all property that constitutes are made to a creditor on accupyroved nonprofit budgeting as	te, and c.  BTOR(S) WITH PRIMARILY CONSUMER DEBTS any creditor made within 90 days immediately protutes or is affected by such transfer is not less than count of a domestic support obligation or as part of and creditor counseling agency. (Married debtors f	ceeding the commencement of this case if \$600.00. Indicate with an asterisk (*) an an alternative repayment schedule under illing under chapter 12 or chapter 13 must	the aggregate y payments that a plan by an include payments

Record #: 635915 B7 (Official Form 7) (12/12) Page 2 of 10

Transfers

of Payments

Relationship to Debtor

Still Owing

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Stephanie Arvette Templeton / Debtor	Bankruptcy Docket #:
	Judge:

#### STATEMENT OF FINANCIAL AFFAIRS

NONE	
Y	
$\wedge$	

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF NATURE COURT STATUS
SUIT AND OF OF AGENCY OF
CASE NUMBER PROCEEDING AND LOCATION DISPOSITION



04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person Date Description for Whose Benefit Property of and Value was Seized Seizure of Property

#### 05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller

Date of Repossession, Foreclosure Sale, Transfer or Return

Consumer Portfolio Services, see Schedule F

Date of Repossession, Foreclosure Value of Property

2006 Dodge Durango worth \$8,050

NONE

06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name andDateTerms ofAddress ofofAssignment orAssigneeAssignmentSettlement



b. List all property which has been in the hands of a custodian, receiver, or court- appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and<br/>AddressName & LocationDateDescriptionAddressof Court Caseofand Value ofof CustodianTitle & NumberOrderProperty

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Stephanie Arvette Templeton / Debtor	Bankruptcy Docket #:
	Judge:

#### STATEMENT OF FINANCIAL AFFAIRS

	NONE
I	V
ı	^

07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person	Relationship	Date	Description
or	to Debtor,	of	and Value
Organization	If Any	Gift	of Gift



08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

orrroperty	r art by insurance, Give r articulars	L033
of Property	Part by Insurance, Give Particulars	Loss
Value	if Loss Was Covered in Whole or in	of
Description and	Description of Circumstances and,	Date

#### 09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

55 E Monroe St Suite #3400		\$2,165.00
Geraci Law, LLC		Payment/Value:
of Payee	Other Than Debtor	Value of Property
Address	Name of Payer if	Description and
Name and	Date of Payment,	Amount of Money or

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation

Allen Credit and Debit Counseling Agency	2015	\$20.00
of Payee	Other Than Debtor	Value of Property
Address	Name of Payer if	and
Name and	Date of Payment,	Amount of Money or description



10. OTHER TRANSFERS

Chicago, IL 60603

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of		Describe Property Transferred
Transferee, Relationship		and
to Debtor	Date	Value Received

Record #: 635915 B7 (Official Form 7) (12/12) Page 4 of 10

# Document Page 41 of 61 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

anie Arvette Templeton / De	btor		cy Docket #:
		Judge:	
	STATEMENT OF FINANC	IAL AFFAIRS	
10b. List all property transferred by t trust or similar device of which the d	ne debtor within ten (10) years immediately prece	eding the commencement of this c	ase to a self-settled
Name of Trust or other Device	Date(s) of Transfer(s)	Amount and Date of Sale or Closing	
11. CLOSED FINANCIAL ACCOUNT	"S:		
transferred within one (1) year imme certificates of deposit, or other instru associations, brokerage houses and	nents held in the name of the debtor or for the be diately preceding the commencement of this cas ments; shares and share accounts held in banks other financial institutions. (Married debtors filing instruments held by or for either or both spouses not filed.)	e. Include checking, savings, or ot , credit unions, pension funds, coo g under chapter 12 or chapter 13 n	her financial accounts, operatives, nust include
Name and Address of Institution	Type of Account, Last Four Digits of Account Number, and Amount of Final Balance	Amount and Date of Sale or Closing	
	r depository in which the debtor has or had secu		-
	ement of this case. (Married debtors filing under s whether or not a joint petition is filed, unless th		
Name and Address of Bank or Other Depository	Names & Addresses of Those With Access to Box or depository	Description of Contents	Date of Transfer of Surrender, if Any
13. SETOFFS:			
this case. (Married debtors filing und	including a bank, against a debt or deposit of the er chapter 12 or chapter 13 must include informa ses are separated and a joint petition is not filed.	ition concerning either or both spo	
Name and Address of Creditor	Date of Setoff	Amount of Setoff	
14. LIST ALL PROPERTY HELD FO	R ANOTHER PERSON:		
List all property owned by another pe	erson that the debtor holds or controls.		
Name and Address of Owner	Description and Value of Property	Location of Property	

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Ste	nhanie	<b>Arvette</b>	<b>Templeton</b>	/ Debtor

Bankru	intev	Docke	t #·
Danki	abicv	DUCKE	ιπ.

Judge:

#### STATEMENT OF FINANCIAL AFFAIRS

	NONE
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ı	Λ

#### 15. PRIOR ADDRESS OF DEBTOR(S):

If debtor has moved within three (3) years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

Address	Name Used	Dates of Occupancy	_
6. SPOUSES and FORMER SPOUSES:			



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight (8) years immediately preceding the commencement of the case, identify the name of the debtor"s spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name



#### 17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.



17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law



17b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law

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# Document Page 43 of 61 UNITED STATES BANKRUPTCY COURT

	_		Judg	uptcy e:	<u> </u>	<i></i>
ENT	Α	L AFFAII	RS			
-		any Environmen or was a party to		-		
Docke Numbe		Status of Disposition				
office de, pro	ma ity e	s, nature of the banaging executive either full- or parecent or more of	e of a cor t-time wit	ooration nin six (6	, partne 3) years	er in a s
		nature of the bu the voting or equ				•
		nature of the bu the voting or equ		_	_	-
Addres		Nature of Business				Beginning and Ending Date
nat is "s	" a	ıs defined in 11 l	JSC 101.			
Addres						
nceme	he	nership and by a following: an of	ficer, dire	ctor, ma	naging	executive,
	del	btor is or has be				
S:						
ent of th	ha	as not	been in bu	been in business wit	been in business within thos	or has been in business, as define been in business within those six y of this bankruptcy case kept or sup

Record #: 635915 B7 (Official Form 7) (12/12) Page 7 of 10

Rendered

and Address

# Document Page 44 of 61 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

nie Arvette Templeton /	Debtor	Bankruptcy Docket #:
		Judge:
	STATEMENT OF FINAN	ICIAL AFFAIRS
	tho within two (2) years immediately preceding the a financial statement of the debtor.	ne filing of this bankruptcy case have audited the books of
Name	Address	Dates Services Rendered
	no at the time of the commencement of this case account and records are not available, explain.	were in possession of the books of account and records of
Name	Address	
	creditors and other parties, including mercantile (r) years immediately preceding the commencem	and trade agencies, to whom a financial statement was ent of this case.
Name and	Date	
Address	Issued	
ollar amount and basis of each i Date		erson who supervised the taking of each inventory, and the  Dollar Amount of Inventory
of Inventory	Supervisor	(specify cost, market of other basis)
List the constraint of the		
. List the name and address of the	he person having possession of the records of e	action the inventories reported in a., above.
Date	Name and Addresses of Custodian	
Date of Inventory	Name and Addresses of Custodian of Inventory Records	
of Inventory		
of Inventory  1. CURRENT PARTNERS, OFF	of Inventory Records	nber of the partnership.
of Inventory  1. CURRENT PARTNERS, OFF  1. If the debtor is a partnership, list	of Inventory Records  FICERS, DIRECTORS AND SHAREHOLDERS: st nature and percentage of interest of each mer Nature	Percentage of
of Inventory  1. CURRENT PARTNERS, OFF  1. If the debtor is a partnership, list	of Inventory Records  FICERS, DIRECTORS AND SHAREHOLDERS: st nature and percentage of interest of each mer	
of Inventory  1. CURRENT PARTNERS, OFF . If the debtor is a partnership, list Name and Address	of Inventory Records  FICERS, DIRECTORS AND SHAREHOLDERS: st nature and percentage of interest of each mer Nature of Interest	Percentage of
of Inventory  1. CURRENT PARTNERS, OFF  If the debtor is a partnership, list  Name and Address	of Inventory Records  FICERS, DIRECTORS AND SHAREHOLDERS: st nature and percentage of interest of each mer  Nature of Interest  , list all officers & directors of the corporation; ar	Percentage of Interest

## Document Page 45 of 61 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

		Judge:	
5	STATEMENT OF FINAL	NCIAL AFFAIRS	
22. FORMER PARTNERS, OFFICERS, I	DIRECTORS AND SHAREHOLDERS:		
f the debtor is a partnership, list the natur	e and percentage of partnership interes	st of each member of the partnership.	
Name	Address	Date of Withdrawal	_
22b. If the debtor is a corporation, list all c mmediately preceding the commencemer Name and Address		with the corporation terminated within  Date of  Termination	n one (1) year
23. WITHDRAWALS FROM A PARTNERS  f the debtor is a partnership or corporation form, bonuses, loans, stock redemptions, frommencement of this case.  Name and Address of Recipient, Relationship to Debtor	n, list all withdrawals or distributions cre	edited or given to an insider, including	
24. TAX CONSOLIDATION GROUP:			
f the debtor is a corporation, list the name ax purposes of which the debtor has been	, ,		<b>.</b>
Name of	Taxpayer Identification Number (EIN)		
Parent Corporation			

Name of TaxPayer Identification Number (EIN) Pension Fund

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Stephanie Arvette Templeton / Debtor Bankruptcy Docket #:

Judge:

#### STATEMENT OF FINANCIAL AFFAIRS

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 02/14/2015 /s/ Stephanie Arvette Templeton
Stephanie Arvette Templeton

Otophanic Arvette Templeton

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18
U.S.C. Sections 152 and 3571

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### **UNITED STATES BANKRUPTCY COURT** NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Pelham GA 31779

Stephanie Arvette Templeton / Debtor Bankruptcy Docket #:

#### **DEBTOR'S STATEMENT OF INTENTION**

Judge:

PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt

Property No.		
Creditor's Name: None	Describe Property Securing Debt:	
Property will be (check one):		
□Surrendered	□Retained	
If retaining the property, I intend to a	heck at least one):	
☐Redeem the property		
☐Reaffirm the debt		
□Other. Explain	(for example, avoid lie	en using 110 U.S.C. § 522(f)).
Property is (check one):		
□Claimed as exempt	□Not claimed as exempt	
PART B - Personal pr	operty subject to unexpired leases. (All three c	olumns of Part B must be
completed t	or each unexpired lease. Attach additional pag	es if necessary.)
Property No. 1		
Lessor's Name:	Describe Property Securing Debt:	Lease will be
Okinus Inc.		assumed pursuant to
Bankruptcy Dept.		11 U.S.C. § 365(p)(2):

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

/s/ Stephanie Arvette Templeton Dated: 02/14/2015

X Date & Sign

**Stephanie Arvette Templeton** 

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### **UNITED STATES BANKRUPTCY COURT** NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Stephanie Arvette Templeton / Debtor Bankruptcy Docket #: Judge:

DISCLOSURE OF	F COMPENSATION OF ATTORNEY FOR DEBTOR - 2016	В
that compensation paid to me within or	nd Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named ne year before the filing of the petition in bankruptcy, or agreed to be paid to redebtor(s) in contemplation of or in connection with the bankruptcy case is as follows:	
The compensation paid or promised befor legal services, Debtor(s) agrees to Prior to the filing of this Statement, Debtor(s)		\$2,895.00 \$2,165.00
The Filing Fee has been paid.	Balance Due	\$730.00
2. The source of the compensation paid	to me was:	
Debtor(s) Other:	(specify)	
3. The source of compensation to be pai	d to me on the unpaid balance, if any, remaining is:	
Debtor(s) Other:	(specify)	
The undersigned has received no value stated: <b>None.</b>	transfer, assignment or pledge of property from the debtor(s) except the fo	ollowing for the
	greed to share with any other entity, other than with members of the undersigned's law paid without the client's consent, except as follows: <b>None.</b>	
5. The Service rendered or to be render	red include the following:	
<ul><li>(a) Analysis of the financial situation, and under Title 11, U.S.C.</li></ul>	rendering advice and assistance to the client in determining whether to file a petition	
•	chedules, statement of affairs and other documents required by the court.	
<ul><li>(c) Representation of the client at the firs</li><li>(d) Advice as required.</li></ul>	t scheduled meeting of creditors.	
6. By agreement with the debtor(s), the a	above-disclosed fee does not include the following service: meeting or court dates, amendments to schedules, adversary complaints or	conversions to
	CERTIFICATION	
	I certify that the foregoing is a complete statement of any agreement or arr for payment to me for representation of the debtor(s) in this bankruptcy pro	•
	Respectfully Submitted,	
Date: 02/14/2015	/s/ Adam Emil Suchy	
	Adam Emil Suchy	
	GERACI LAW L.L.C. 55 F. Monroe Street #3400	
	33 E. MUHIUS 31155173900	

Chicago, IL 60603

Phone: 312-332-1800 Fax: 877-247-1960

Record # 635915 Page 1 of 1 B6F (Official Form 6F) (12/07)

Legron 15 14:18:01 Desc Main Monrop Street #3400 Chicago II 60603 of 312332.1800 help@geracilaw.com Main Consultation Attorney: ADD ISE 15-05028 Doc 1 Filed 12/16/2 National Headquarters: 55 E. Monroe Street #3400 Case 15-05028

Date: 2/14/2015



### **Chapter 7 Retainer Agreement**

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 7 bankruptcy under the following terms and conditions: This amount does NOT INCLUDE court filing fees of \$335, or costs Attorney fees for the Chapter 7 bankruptcy/are for credit counseling or financial management classes. This fee is based on the anticipated amount of work required to complete my case, and upon the information I have provided to date. If any information is incomplete or incorrect, the advice or Chapter may have to change, and this fee may have to be adjusted. This fee includes all work in the representation in my Chapter 7, including the preparation of my bankruptcy petition, schedules and other documents, reaffirmations and other correspondence with my creditors, correspondence and negotiations with my Chapter 7 Trustee (if required), motions and at the 341 meeting of creditors, but does NOT include missed 341 meetings, amendments to schedules, motions to dismiss filed by the U.S. Trustee and other evidentiary hearings, other contested matters, or adversary proceedings. For work done on these matters, we bill between \$275/hr and \$350/hr for attorney time, based on the attorney doing the work, and \$85hr paralegal time. More than one attorney and paralegal will work on my case. Fees are "flat fees" and "advance payment retainers" for pre-filing work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". You may elect to be billed on an hourly basis, but we have found a flat fee is cheaper and benefits you. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with an accounting, and on request, submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed. I understand that bankruptcy laws only allow me to protect a certain amount of my property, and if I have any unprotected property, I understand my Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest and that the U.S. Trustee may object to my filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13. I agree to fully cooperate with my attorneys and provide all information requested at any point during the case. I understand that if I do not fully cooperate or provide complete and accurate information, my attorneys may withdraw from representation of me, with the permission of the Court. If I have secured debts that I wish to retain (mortgages, financed vehicles or other financed property) that I may be required to sign a reaffirmation agreement with the creditor in order to keep the property, and I must remain current on my payments. Many mortgage and car companies refuse to reaffirm the debt but we have found that if you keep up your payments you keep the property anyway. Debts not discharged if they not paid in full: student loans; educational debts; tax due in last 3 years, unfiled, trust fund or late filed tax; undisclosed debts; support/maintenance debts; fines, debts incurred by fraud, or after the case is filed, future associator/condo HOA dues,or debts listed in your red or green folder or found non-dischargeable by a Judge. Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters. I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. I understand that if I fail to take my financial management class after filing but before discharge, my case may be closed without a discharge, and I will be required to pay fees and costs to have it reopened. I have received the 11U.S.C § 527(a) disclosures. (Joint Debtor) Stephanie Templeton(Debtor he Debtor(s), Representing Geraci Law L.L.C. Attorn 6

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Stephanie Arvette Templeton / Debtor Bankruptcy Docket #:

Judge:

#### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 02/14/2015 /s/ Stephanie Arvette Templeton

**Stephanie Arvette Templeton** 

X Date & Sign

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<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

### NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

UNITED STATES BANKRUPTCY COURT

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Stephanie Arvette Templeton / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: 02/14/2015	/s/ Stephanie Arvette Templeton
	Stephanie Arvette Templeton
Dated: 02/14/2015	/s/ Adam Emil Suchy
	Attorney: Adam Emil Suchy

B1 (Official Form 1) (12/11)

#### Voluntary Petition

This page must be completed and filed in every case)

## Name of Joint Debtor(s) Stephanie Arvette Templeton

#### **Signatures**

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Stephanie Arvette Templeton

Dated: 2 / 14 /201

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only one box.)

□ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

## << Sign & Date on Those Lines

Signature of Attorney

Signature of Attorney for Debtor(s)

#### **Adam Emil Suchy**

Printed Name of Attorney for Debtor(s)

GERACI LAW L.L.C. 55 E. Monroe St., #3400

Chicago, IL 60603 Phone: 312-332-1800

Me. 512-552-1666 2

Dated: \_\_\_\_\_/\_\_/2015

\* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (if the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Address

#### Dete

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person .

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156. Case 15-05028 Doc 1 Filed 02/16/15 Entered 02/16/15 14:18:01 Desc Main Document Page 54 of 61

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Stephanie Arvette Templeton / Debtor

Bankruptcy Docket #:

Judge:

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

30 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by see or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in sudget analysis, but I do not have a certificate from the agency describing the services provided to me. You must
te from the agency describing the services provided to you and a copy of any debt repayment plan developed later than 14 days after your bankruptcy case is filed.
I requested credit counseling services from an approved agency but was unable to obtain the services during the me I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling le my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent
on is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file on and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt veloped through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension is can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.  Lired to receive a credit counseling briefing because of: [Cfreck the applicable statement.] [Must be accompanied ination by the court.]
. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable g rational decisions with respect to financial responsibilities.);
(Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to counseling briefing in person, by telephone, or through the Internet.);
tary duty in a military combat zone.
States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) district.
iciceve was a subject to the subject

Stephanie Arvette Templeton

Case 15-05028 Doc 1 Filed 02/16/15 Entered 02/16/15 14:18:01 Desc Mair Document Page 55 of 61

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Stephanie Arvette Templeton / Debtor

Bankruptcy Docket #:

Judge:

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated 02 / 19 /2015

**Stephanie Arvette Templeton** 

X Date & Sign

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C.
Sections 152 and 3571

## DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

## DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and NOT a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Stephanie Arvette Templeton / Debtor

Bankruptcy Docket #:

Judge:

### STATEMENT OF FINANCIAL AFFAIRS

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 007 [4/2015

Stephanie Arvette Templeton

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18

U.S.C. Sections 152 and 3571

B7 (Official Form 7) (12/12) Page 10 of 10

Record #: 635915

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Bankruptcy Docket #: Stephanie Arvette Templeton / Debtor Judge: DEBTOR'S STATEMENT OF INTENTION PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.) Property No. Describe Property Securing Debt: Creditor's Name: None Property will be (check one): □Retained □Surrendered If retaining the property, I intend to (check at least one): □Redeem the property ☐Reaffirm the debt (for example, avoid lien using 110 U.S.C. § 522(f)). □Other. Explain Property is (check one): □Not claimed as exempt □Claimed as exempt PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.) **Property No.** ease will be Describe Property Securing Debt: Lessor's Name:

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Recet

Dated: 2015

Stephanie Arvette Templeton

X Date & Sign

assumed pursuant to

11 U.S.C. § 365(p)(2): □ Yes □ No

None

## DISCLAIMER Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signers and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

  (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2
  YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District
  Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend
  you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes
  and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above
  time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt.
   b. Failure to keep books and records documenting your financial affairs.
   c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay.
   d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others
   e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy.
   f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filling, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

Dated (2015)

Stephanie Arvette Templeton

X Date & Sign

Entered 02/16/15 14:18:01 Desc Main Case 15-05028 Doc 1 Filed 02/16/15 Page 59 of 61 Document

## **UNITED STATES BANKRUPTCY COURT** NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

in re

Stephanie Arvette Templeton / Debtor

Bankruptcy Docket #:

Judge:

## VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

X Date & Sign

**Stephanie Arvette Templeton** 

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

## Case 15-05028 Doc 1 Filed 02/16/15 Entered 02/16/15 14:18:01 Desc Main Document Page 60 of 61

Debtor 1	Stephanie	Arvette	Templeton	Case Number (if known)		
	First Name	Middle Name	Last Name			***************************************
				Column A  Debtor 1	Column B  Debtor 2 or	**************************************
				<b>^</b>	non-filing spouse	
Unemployment compensation     Do not enter the amount if you contend that the amount received was a benefit				\$0.00	\$0.00	***************************************
unde	er the Social Security	Act. Instead, list it nere:				onconcontrated above
						appearance and a second
						***************************************
9. Per ben	sion or retirement in efit under the Social S	come. Do not include any am Security Act.	ount received that was a	\$0.00	\$0.00	***************************************
Do	not include any benef	e, a crime against humanity, o	Security Act or payments received			жения в применения в
terr			e page and put the total on the rest	\$0.00	\$ 0.00	W. Carrier
10a				\$ 0.00	\$0.00	***************************************
		separate pages, if any.		\$0.00	\$0.00	
11 Cal	culate vour total cur	rent monthly income. Add lin	es 2 through 10 for each	\$1,996.65	<b>\$0.00</b> =	\$1,996.65
col	ımn. Then add the to	tal for Column A to the total to	i Column 6.			
Part		ether the Means Test Applies				
12. Ca	Copy your total cu	monthly income for the year.	. Follow these steps: e 11	Copy line 11 here	12a.	\$1,996.65
120		number of months in a year)			300000000	x 12
121		annual income for this part of	•		12b.	\$23,959.80
		mily income that applies to				
***************************************			IL			
Fil	in the state in which	you live.				
Fil	in the number of peo	ple in your household.	22		<del></del>	
Fil	i in the median family	income for your state and siz	e of household		13.	\$61,443.00
1 -	Find a list of applicable	a median income amounts. O	o online using the link specified in the lole at the bankruptcy clerk's office.	ne separate		
14. <b>H</b> e	ow do the lines comp	are?				
14	Go to Part 3.		he top of page 1, check box 1, The			
14	o. Line 12b is mor Go to Part 3 an	e than line 13. On the top of p	page 1, check box 2, The presumpt	on of abuse is determined by Form	n 22A-2.	
Par	3: Sign Below					
	By signing here,	declare under penalty of per	jury that the information on this state	ement and in any attachments is tr	ue and correct.	
	X De	eptre Son	wetz			
Vaccase	Ste	ephanie Arvette Temple	eton			
	Date::	<del>)</del> 1 / 12015				
	If you checked lin	ne 14a, do NOT fill out or file	Form 22A-2.		•	
		ne 14b, fill out Form 22A-2 an				

Form B 201A, Notice to Consumer Debtor(s)

In re Stephanie Arvette Templeton / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny you discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

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Dated 02/14 /2015

Stephanie Arvette Templeton

X Date & Sign

Dated: 2/14/2015

Attorney: Adam Emil Suchy